

<i>SERFF Tracking Number:</i>	<i>UHLC-127781875</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>UnitedHealthcare Insurance Company</i>	<i>State Tracking Number:</i>	<i>50131</i>
<i>Company Tracking Number:</i>	<i>LA25031ST (8-11)</i>		
<i>TOI:</i>	<i>MS08G Group Medicare Supplement - Standard Sub-TOI:</i>		<i>MS08G.001 Plan A 2010</i>
	<i>Plans 2010</i>		
<i>Product Name:</i>	<i>GROUP MEDICARE SUPPLEMENT PLANS</i>		
<i>Project Name/Number:</i>	<i>ADVERTISING /LA25031ST (8-11)</i>		

## Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT PLANS SERFF Tr Num: UHLC-127781875 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed-Closed State Tr Num: 50131

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: LA25031ST (8-11) State Status: Filed-Closed  
 Filing Type: Advertisement Reviewer(s): Stephanie Fowler  
 Author: Bobbie Walton Disposition Date: 11/08/2011  
 Date Submitted: 10/31/2011 Disposition Status: Filed-Closed

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

## General Information

Project Name: ADVERTISING	Status of Filing in Domicile: Not Filed
Project Number: LA25031ST (8-11)	Date Approved in Domicile:
Requested Filing Mode: File & Use	Domicile Status Comments:
Explanation for Combination/Other:	Market Type: Group
Submission Type: New Submission	Group Market Size: Large
Group Market Type: Association	Overall Rate Impact:
Filing Status Changed: 11/08/2011	
State Status Changed: 11/08/2011	Deemer Date:
Created By: Bobbie Walton	Submitted By: Bobbie Walton

Corresponding Filing Tracking Number: LA25031ST (8-11)

Filing Description:

Submitted, for your review is advertising for use in connection with the AARP group health insurance plans. The enclosed advertising is substantially similar in content to LA25031ST, previously approved by the Department on 1/5/2010 under State Tracking Number 44307 and BA25052ST, previously approved by the Department on 3/10/2010 under State Tracking Number 44772.

Final production of BA25185ST will show the component number on the bottom left hand corner of the advertisement.

The enclosed materials will be utilized with the following which were approved by the Department on 11/5/09, under

SERFF Tracking Number: UHLC-127781875 State: Arkansas  
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Company Tracking Number: LA25031ST (8-11)  
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
Product Name: GROUP MEDICARE SUPPLEMENT PLANS  
Project Name/Number: ADVERTISING /LA25031ST (8-11)

State Tracking number 43459 .

Standardized Medicare Supplement Certificates: MDA 0001 – MDN 0007 (Mass Marketed)

Standardized Medicare Select Certificate: MDSC 0008, MDSF 0009 (Mass Marketed)

Plan Benefit Tables: BT25 – BT33

BT002 ST AB, CF, KLN

BT002 ST CCSelect,

BT002 ST FFSelect

Plan Overviews: POV3, POV4

Rules & Disclosures: RD4, RD5

Premium Rate Pages: MRP0001 (Med Supp), MRP0002 (Med Select) - - (All Non-Agent Marketing Channels)

MRP0003 (Med Supp), MRP0004 (Med Select) - - (All Marketing Channels)

The following enrollment application will be used with the enclosed advertising material approved by the Department on 11/13/09 under State Tracking Number 43696: M94140MNMAR01.

The definitions, disclosures, eligibility requirements, exclusions, limitations, Group Policy Form No. GRP 79171 GPS-1, as well as, the statement, "...not connected with, or endorsed by, the U.S. Government or the federal Medicare program," can be found in BA25014AR which was approved by the Department on 11/3/09 under State Tracking Number 43646.

## Company and Contact

### Filing Contact Information

Susan Cipollo, Director  
680 Blair Mill Rd.  
Horsham, PA 19044

Susan\_J\_Cipollo@uhc.com  
215-902-8444 [Phone]  
215-902-8813 [FAX]

### Filing Company Information

UnitedHealthcare Insurance Company  
185 Asylum Street  
Hartford, CT 06103  
(860) 702-5000 ext. [Phone]

CoCode: 79413  
Group Code: 707  
Group Name:  
FEIN Number: 36-2739571

State of Domicile: Connecticut  
Company Type: Life and Health  
State ID Number:

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## Filing Fees

SERFF Tracking Number: UHLC-127781875 State: Arkansas  
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 50131  
Company Tracking Number: LA25031ST (8-11)  
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Fee Required? Yes  
Fee Amount: \$100.00  
Retaliatory? No  
Fee Explanation: \$50 X2 = \$100  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$100.00	10/31/2011	53309125

SERFF Tracking Number: UHLC-127781875 State: Arkansas  
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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Filed-Closed	Stephanie Fowler	11/08/2011	11/08/2011

*SERFF Tracking Number:* UHLC-127781875 *State:* Arkansas  
*Filing Company:* UnitedHealthcare Insurance Company *State Tracking Number:* 50131  
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*TOI:* MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010  
*Product Name:* GROUP MEDICARE SUPPLEMENT PLANS  
*Project Name/Number:* ADVERTISING /LA25031ST (8-11)

## Disposition

Disposition Date: 11/08/2011

Implementation Date:

Status: Filed-Closed

Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	SOV	Filed-Closed	Yes
Form	LETTER	Filed-Closed	Yes
Form	BROCHURE	Filed-Closed	Yes

SERFF Tracking Number: UHLC-127781875 State: Arkansas

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TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010  
Plans 2010

Product Name: GROUP MEDICARE SUPPLEMENT PLANS

Project Name/Number: ADVERTISING /LA25031ST (8-11)

## Form Schedule

### Lead Form Number: LA25031ST (8-11)

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed-Closed 11/08/2011	LA25031ST (8-11)	Advertising	LETTER	Initial		45.000	LA25031ST (8-11).pdf
Filed-Closed 11/08/2011	BA25185ST	Advertising	BROCHURE	Initial		45.000	BA25185ST.pdf



## Medicare Supplement Plans

insured by **UnitedHealthcare**  
**Insurance Company**

**For the earliest plan effective date, reply by [XX/XX/XX].**

[John Sample  
123 Main St.  
Suite 1234  
Any City, Any State 12345]



Dear [Personalized],

You're probably a little tired of mail that comes with "reply by" dates. And you may have thought you were finished with Medicare decisions. But you have one more important decision to consider, and a good time to make it is while you're guaranteed acceptance by law in all Medicare supplement plans — that is, within six months after you turn 65 and enroll in Medicare Part B.

### **Don't put off choosing Medicare Supplement Insurance.**

Like many others, you may have already decided you need supplemental insurance. But perhaps you thought it could wait. Or it's just too confusing (you wouldn't be the first to think that). But basic Medicare alone pays only 80% of your Medicare Part B expenses. That means 20% of your Medicare Part B expenses could come out of your own pocket. And those expenses could add up.

### **Get help paying for some medical expenses not paid by Medicare.**

You'll have access to a range of AARP® Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, so you can find the benefits and premiums to fit your needs and budget. And they're the only Medicare supplement plans that carry the AARP name. Fortunately, as long as you enroll within six months after turning age 65 and enrolling in Medicare Part B, you can take advantage of your benefits for covered hospital stays and medical care on or after your plan effective date with no waiting period — regardless of pre-existing conditions.

### **Get the supplemental insurance you need now, with the opportunity to change plans later.**

With all of your choices, the trick is to select the Medicare supplement plan that meets your needs. And should your needs change once you're enrolled, you can switch to another AARP Medicare Supplement Plan that better meets your needs.

Once you receive your Certificate of Insurance, you have 30 days to decide if the plan is right for you. If it's not, simply return your Certificate within 30 days and your insurance will be cancelled. Any premium that is paid for coverage that is cancelled within 30 days after receipt will be refunded less any amount paid for claims.

**Choose your own doctors and hospital that accept Medicare patients**

**See specialists without referrals**

**Virtually no claim forms**

**Coverage that travels with you in the U.S.**

**Opportunity to change plans**

**For more info, go to [\[www.aarpmedsup.com\]](http://www.aarpmedsup.com) or call [1-XXX-XXX-XXXX] to speak to a licensed insurance agent**

(continued on back)



**Have questions?**

You'll find helpful information at [[www.aarpmedsup.com](http://www.aarpmedsup.com)], including a Plan Selector — an easy-to-use tool that can help you identify what AARP Medicare Supplement Plan might be best for you.

You can also call [1-XXX-XXX-XXXX] (711 for TTY access) to speak with a knowledgeable licensed insurance agent who specializes in AARP Medicare Supplement Plans. Assistance is available Monday through Friday, 7 a.m. to 11 p.m., and Saturdays between 9 a.m. and 5 p.m. While you don't have to be an AARP member to call, you do need to be a member to enroll. But don't worry — if you're not already a member, you can join when you apply. It will be a pleasure to help you.

Sincerely,



Susan Morisato  
President, Insurance Solutions  
UnitedHealthcare Insurance Company

P.S. You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free, and briefly describes the Medicare program and the health insurance available to those on Medicare. If you are interested in receiving this free guide, please call a licensed insurance agent at [1-XXX-XXX-XXXX], toll-free, or find it on the Web at [[www.medsupeducation.com](http://www.medsupeducation.com)].

AARP endorses the AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company. UnitedHealthcare Insurance Company pays royalty fees to AARP for the use of its intellectual property. These fees are used for the general purposes of AARP. AARP and its affiliates are not insurers.

AARP does not employ or endorse agents, brokers or producers.

Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.) Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

**Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

**This is a solicitation of insurance. A licensed insurance agent/producer may contact you.**

See the enclosed for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

Understanding the basics begins here.

Medicare supplement insurance plans are government-standardized plans that help limit some of the out-of-pocket costs not paid by Medicare Parts A & B. These plans help give you some control over your health care with features such as choosing your own doctors that accept Medicare patients.

Most Medicare supplement plans provide basic benefits, including the following:\*

**Part A**

Hospitalization: Your co-insurance plus coverage for 365 additional days after Medicare benefits end.

**Part B**

Medical expenses: Your co-insurance, which is generally 20% of Medicare-approved expenses, and any applicable co-payments.

AARP Medicare Supplement Insurance Plans, insured by UnitedHealthcare Insurance Company, offer a range of benefits and premiums, so you can find the plan that fits your needs and budget.

\*Plans K, L, and N require insureds to pay a portion of Part B co-insurance or co-payments.

Call [1-XXX-XXX-XXXX] for answers to your questions about AARP Medicare Supplement Insurance Plans.

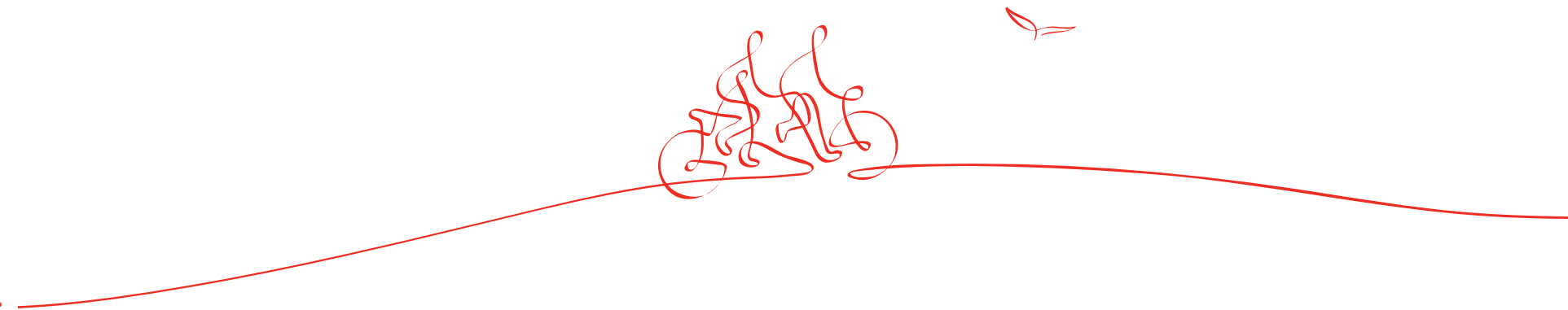


Your line to AARP Medicare Supplement Insurance Plans: [1-XXX-XXX-XXXX].

And don't forget, you can always find helpful information online at [www.aarpmedsup.com].

BA25185ST

Your QuickStart Guide  
to AARP® Medicare Supplement Plans



# Quick answers to commonly asked questions.

[2.9] million<sup>1</sup> AARP® members have enrolled in AARP Medicare Supplement Plans. But your needs are unique. And in order to choose the plan that's right for you, you should feel comfortable with your options.

Below you'll find answers to some common questions, but chances are you'll still have some of your own. Be sure to jot them down. Then call **[1-XXX-XXX-XXXX]** to go over your AARP Medicare Supplement Plan options with a knowledgeable licensed insurance agent.

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## Q. Do I really need to supplement my Medicare coverage?

**A.** This is a good question because everybody's needs are different. But keep in mind, Medicare pays only about 80% of your Medicare Part B expenses, so a Medicare supplement insurance plan may be a good idea. Some plans even help with Medicare deductibles. You might want to take a look at last year's expenses to help estimate your coverage needs. Depending on how much you can afford, you may want a plan that covers as many out-of-pocket expenses as possible.

## Q. What makes AARP Medicare Supplement Plans different from other insurers?

**A.** These Plans offer rate stability. Nationally, AARP Medicare Supplement Plan holders have had yearly rate increases averaging [less than 6%] for the last five years.<sup>2</sup> And they're the only Medicare supplement plans that carry the AARP name.

<sup>1</sup>[www.UHCMedSupStats.com] or call to request a copy of the full report.

<sup>2</sup>The national average rate increase is based on rate increases for years [2006-2010] for AARP Medicare Supplement Plans. Increases vary by plan, state and year.

## Q. How do I know which is the right plan for me?

**A.** Selecting a plan that's right for you can be tricky. Take a look at the enclosed outline of coverage or call [1-XXX-XXX-XXXX] to review your options.

## Q. Am I guaranteed acceptance?

**A.** You are guaranteed acceptance if you enroll in Medicare Part B at age 65 and purchase an AARP Medicare Supplement Plan during your open enrollment period. Your open enrollment period begins on the first day of the month in which you are both age 65 or older and enrolled in Medicare Part B.

## Q. What are the other materials included in this package?

**A.** Your AARP Medicare Supplement Plan kit includes information to help you determine which plan makes the most sense for your needs and budget. Inside you'll find:

**Outline of Coverage:** details on a selection of AARP Medicare Supplement Plans available in your state.

**Cover Page – Rates:** monthly premiums for all plans available in your state.

**Your Guide:** eligibility requirements, guaranteed acceptance, and exclusions information.

## Q. What if I have more questions?

**A.** For more information on specific plans, please call **[1-XXX-XXX-XXXX]** (711 for TTY access) to speak with a knowledgeable licensed insurance agent who specializes in AARP Medicare Supplement Plans. Assistance is available Monday to Friday, 7 a.m. to 11 p.m. and Saturday, 9 a.m. to 5 p.m., ET. Don't forget, you can also always visit **[www.aarpmedsup.com]** for more information.

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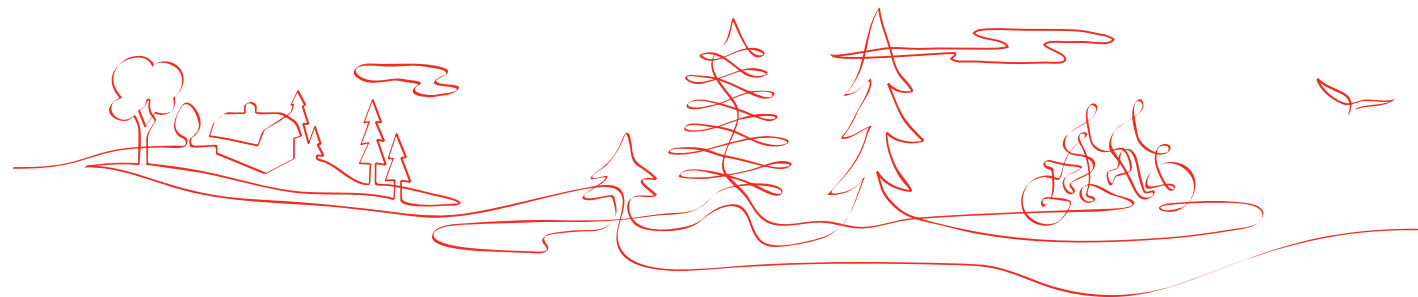
Insured by UnitedHealthcare Insurance Company, Horsham, PA (UnitedHealthcare Insurance Company of New York, Islandia, NY for New York residents.) Policy form No. GRP 79171 GPS-1 (G-36000-4). In some states plans may be available to persons eligible for Medicare by reason of disability.

**Not connected with or endorsed by the U.S. Government or the federal Medicare program.**

**This is a solicitation of insurance. A licensed insurance agent/producer may contact you.**

See the enclosed for complete information including benefits, costs, eligibility requirements, exclusions and limitations.

**Important Notice:** You are entitled to receive *A Guide to Health Insurance for People with Medicare*. This guide is free and briefly describes the Medicare program and health insurance available to those on Medicare. If you are interested in receiving this free guide, please call 1-800-272-2146 toll-free or visit us on the Web at [www.medsupeducation.com].



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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status</b>
<b>Satisfied - Item:</b>		
	SOV	
<b>Comments:</b>		
<b>Attachment:</b>		
	Non-Buyer Standard Non-CREED SOV.pdf	
	Filed-Closed	11/08/2011

## Statement of Variability

**LETTER:** LA25031ST (8-11)

Variable	Description
<i>Top of letter, left:</i> [John Sample 123 Main St. Suite 1234 Any City, Any State 12345]	The Name, Street Number, Street Name, City, State, and Zip Code of the individual to whom we are mailing this letter.
<i>Headline, top right:</i> <b>For the earliest plan effective date, reply by [XX/XX/XX].</b>	The date by which the reader should respond in order to receive their earliest possible effective date.
Dear [Personalized],	The name of the individual to whom we are mailing this letter.
<i>Sidebar copy, bottom:</i> [www.aarpmedsup.com] Or call [1-XXX-XXX-XXXX]	Web address may change. Telephone number may change.
<i>Back of Letter, Paragraph 1, Line 1:</i> <b>[www.aarpmedsup.com]</b>	Web address may change.
<i>Back of Letter, Paragraph 2, Line 1:</i> <b>[1-XXX-XXX-XXXX]</b>	Telephone number may change.
<i>In the P.S. copy:</i> [1-XXX-XXX-XXXX] [www.medsupeducation.com]	Telephone number may change. Web address may change.

**BROCHURE:** BA25185ST (8-11)

Variable	Description
<i>Page 1 of PDF, left section, bottom and center column:</i> [1-XXX-XXX-XXXX]	Telephone number may change.
<i>Page 1 of PDF center section:</i> [1-XXX-XXX-XXXX] [www.aarpmedsup.com]	Telephone number may change. Web address may change.
<i>Page 2 of PDF, left section, first paragraph:</i> [2.9] million	Statistic may change.
<i>Page 2 of PDF, left section, second paragraph:</i> [1-XXX-XXX-XXXX]	Telephone number may change.
<i>Page 2 of PDF, left section, answer to second question:</i> [less than 6%]	Statistic may change.
<i>Page 2 of PDF, left section, footnotes:</i> [www.UHCMedSupStats.com] [2006-2010]	Web address may change. Dates may change.
<i>Page 2 of PDF, center section, answer to first question:</i> [1-XXX-XXX-XXXX]	Telephone number may change.
<i>Page 2 of PDF, right section, answer to question:</i> [1-XXX-XXX-XXXX] [www.aarpmedsup.com]	Telephone number may change. Web address may change.
<i>Page 2 of PDF, right section, last line of disclaimers:</i> [www.medsupeducation.com]	Web address may change.